

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF RHODE ISLAND

Form D to Appendix IX

----- X  
In re: Ricardo Munoz and Maria Rosa :  
: BK No. 1:11-bk-10936-DF  
: Chapter 7 :  
Debtor(s) :  
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**PROPOSED LOAN MODIFICATION AGREEMENT**

Now comes the debtor(s), Ricardo Munoz and Maria Rosa and Creditor, Bank of America NA in the above-reference matter and propose a home affordable modification agreement regarding the debtors' property located at: 2 Queen Street, Providence, RI 02909, as follows:

Current Terms		Proposed Modified Terms	
Current UPB	\$223,276.59	Modified UPB	\$147,682.86* *\$131,188.78 of the unpaid principal balance was removed from this loan as principal Forgiveness; see Modification for details.
Current Maturity Date	8/1/2037	Modified Mortgage Term	Remain the same. Maturity Date 8/1/2037
Current Interest Rate	5.75%	Interest Rate	5.75%
Current Payment Due Date	3/1/2009	Post Modification Due Date	10/01/2012
Current P & I	\$1,330.55	Post Modification P & I	\$930.48
Current Payment Amount	\$2,085.75* *includes escrow payment of \$755.20	Estimated Modified Payment Amount	\$1,194.31* *includes escrow payment of \$263.83, subject to change
Amount Capitalizing	\$55,595.05	Contribution Required	0.00

Signature of Debtor/Attorney

Signature of Creditor/Attorney

/s/ John B. Ennis  
JOHN B. ENNIS, ESQ.  
Date: September 26, 2012

/s/ Wayne E. George  
WAYNE E. GEORGE, ESQ.  
Date: September 26, 2012